

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ALABAMA  
NORTHERN DIVISION**

**RE: Fredrick Stovall  
SSN xxx-xx-0968  
DEBTOR(S)**

**CASE NUMBER  
20-81800-CRJ-13**

**AMENDMENT TO SCHEDULES A & C**

COMES NOW the Debtor in the above styled matter and hereby moves to amend his Chapter 13 Schedules to reflect changes in real property and exemptions.

**NO HEARING WILL BE CONDUCTED ON THIS AMENDMENT UNLESS A WRITTEN RESPONSE IS FILED WITH THE CLERK OF THE U.S. BANKRUPTCY COURT AND A COPY SERVED ON THE PARTY FILING THIS OBJECTION AND THE CHAPTER 13 STANDING TRUSTEE WITHIN 30 DAYS FROM THE DATE OF SERVICE HEREOF, UNLESS THE COURT SHORTENS OR EXTENDS THE TIME FOR FILING SUCH REQUEST FOR A HEARING. IF NO RESPONSE IS TIMELY SERVED AND FILED, THE AMENDMENT TO SCHEDULES SHALL BE DEEMED UNOPPOSED AND THE COURT MAY ENTER AN ORDER APPROVING THE AMENDMENT.**

/s/ Fredrick Stovall  
Debtor

/s/ John Zingarelli  
John Zingarelli, Attorney for Debtor  
PO Box 2145  
Decatur, AL 35602  
(256) 350-1264  
Fax: (256) 350-2010

Fill in this information to identify your case:

Debtor 1 **Fredrick O Stovall**

First Name Middle Name Last Name

Debtor 2

(Spouse if, filing)

First Name Middle Name Last Name

United States Bankruptcy Court for the: **NORTHERN DISTRICT OF ALABAMA**

Case number **20-81800**

(if known)

☒ Check if this is an amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

#### Part 1 Summarize Your Assets

**Your assets**  
Value of what you own

- |   |                     |
|---|---------------------|
| 1. <b>Schedule A/B: Property</b> (Official Form 106A/B)           |                     |
| 1a. Copy line 55, Total real estate, from Schedule A/B.....       | \$ <b>39,400.00</b> |
| 1b. Copy line 62, Total personal property, from Schedule A/B..... | \$ <b>12,700.00</b> |
| 1c. Copy line 63, Total of all property on Schedule A/B.....      | \$ <b>52,100.00</b> |

#### Part 2 Summarize Your Liabilities

**Your liabilities**  
Amount you owe

- |   |                     |
|---|---------------------|
| 2. <b>Schedule D: Creditors Who Have Claims Secured by Property</b> (Official Form 106D)                                      |                     |
| 2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of Schedule D... | \$ <b>87,976.03</b> |
| 3. <b>Schedule E/F: Creditors Who Have Unsecured Claims</b> (Official Form 106E/F)  |                     |
| 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F.....                           | \$ <b>0.00</b>      |
| 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F.....                        | \$ <b>3,800.00</b>  |

**Your total liabilities** \$ **91,776.03**

#### Part 3 Summarize Your Income and Expenses

- |   |                    |
|---|--------------------|
| 4. <b>Schedule I: Your Income</b> (Official Form 106I)            |                    |
| Copy your combined monthly income from line 12 of Schedule I..... | \$ <b>4,000.34</b> |
| 5. <b>Schedule J: Your Expenses</b> (Official Form 106J)          |                    |
| Copy your monthly expenses from line 22c of Schedule J.....       | \$ <b>3,401.00</b> |

#### Part 4 Answer These Questions for Administrative and Statistical Records

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**
- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes
7. **What kind of debt do you have?**
- ☒ **Your debts are primarily consumer debts.** Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. **From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$ **5,636.22**

9. **Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

**From Part 4 on Schedule E/F, copy the following:**

**Total claim**

9a. Domestic support obligations (Copy line 6a.)	\$ 0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ 0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ 0.00
9d. Student loans. (Copy line 6f.)	\$ 0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ 0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ 0.00

9g. **Total.** Add lines 9a through 9f.

\$ 0.00

Fill in this information to identify your case and this filing:

Debtor 1 **Fredrick O Stovall**

First Name

Middle Name

Last Name

Debtor 2

(Spouse, if filing)

First Name

Middle Name

Last Name

United States Bankruptcy Court for the: **NORTHERN DISTRICT OF ALABAMA**

Case number **20-81800**

☐ Check if this is an amended filing

## Official Form 106A/B

### Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

☐ No. Go to Part 2.

☒ Yes. Where is the property?

1.1

**417 Memorial Dr. SW**

Street address, if available, or other description

**Decatur**

**AL**

**35601-0000**

City

State

ZIP Code

**Morgan**

County

What is the property? Check all that apply

☒ Single-family home

☐ Duplex or multi-unit building

☐ Condominium or cooperative

☐ Manufactured or mobile home

☐ Land

☐ Investment property

☐ Timeshare

☐ Other

Who has an interest in the property? Check one

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?

**\$78,800.00**

Current value of the portion you own?

**\$39,400.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number:

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

**\$39,400.00**

#### Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

**3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**☐ No☒ Yes

3.1 Make: **Nissan**  
 Model: **Titan**  
 Year: **2007**  
 Approximate mileage: **213,000**  
 Other information:

Who has an interest in the property? Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property  
 (see instructions)

Do not deduct secured claims or exemptions. Put  
 the amount of any secured claims on *Schedule D:  
 Creditors Who Have Claims Secured by Property*.

Current value of the  
entire property?Current value of the  
portion you own?**\$5,000.00****\$5,000.00**

3.2 Make: **Chrysler**  
 Model: **Crossfire**  
 Year: **2004**  
 Approximate mileage: **165,000**  
 Other information:

Who has an interest in the property? Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property  
 (see instructions)

Do not deduct secured claims or exemptions. Put  
 the amount of any secured claims on *Schedule D:  
 Creditors Who Have Claims Secured by Property*.

Current value of the  
entire property?Current value of the  
portion you own?**\$2,000.00****\$2,000.00**

3.3 Make: **Lincoln**  
 Model: **MKX**  
 Year: **2007**  
 Approximate mileage: **220,000**  
 Other information:

Who has an interest in the property? Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property  
 (see instructions)

Do not deduct secured claims or exemptions. Put  
 the amount of any secured claims on *Schedule D:  
 Creditors Who Have Claims Secured by Property*.

Current value of the  
entire property?Current value of the  
portion you own?**\$1,500.00****\$1,500.00****4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

☒ No☐ Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for  
 pages you have attached for Part 2. Write that number here.....=>

**\$8,500.00****Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

Current value of the  
 portion you own?  
 Do not deduct secured  
 claims or exemptions.

**6. Household goods and furnishings**

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No☒ Yes. Describe.....

**3 bedroom home furnished, living and dininf furnishings, fixtures,  
 appliances, tvs, yard equipment**

**\$750.00**

**7. Electronics**

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☒ No☐ Yes. Describe.....**8. Collectibles of value**

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☒ No☐ Yes. Describe.....**9. Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☒ No☐ Yes. Describe.....**10. Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☒ No☐ Yes. Describe.....**11. Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No☒ Yes. Describe.....**misc.****\$200.00****12. Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☒ No☐ Yes. Describe.....**13. Non-farm animals**

Examples: Dogs, cats, birds, horses

☒ No☐ Yes. Describe.....**14. Any other personal and household items you did not already list, including any health aids you did not list**☒ No☐ Yes. Give specific information.....**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....****\$950.00****Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?****Current value of the portion you own? Do not deduct secured claims or exemptions.****16. Cash**

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☒ No☐ Yes.....**17. Deposits of money**

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

☒ Yes.....

Institution name:

**17.1. Credit Union****Alabama Credit Union****\$250.00****18. Bonds, mutual funds, or publicly traded stocks***Examples: Bond funds, investment accounts with brokerage firms, money market accounts*☒ No☐ Yes.....

Institution or issuer name:

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**☒ No☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

**20. Government and corporate bonds and other negotiable and non-negotiable instruments***Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.**Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.*☒ No☐ Yes. Give specific information about them

Issuer name:

**21. Retirement or pension accounts***Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans*☐ No☒ Yes. List each account separately.

Type of account:

Institution name:

**401(k)****1 yr old 401K at work****\$3,000.00****22. Security deposits and prepayments***Your share of all unused deposits you have made so that you may continue service or use from a company**Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others*☒ No☐ Yes. ....

Institution name or individual:

**23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)**☒ No☐ Yes.....

Issuer name and description.

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.***26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).*☒ No☐ Yes.....

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**☒ No☐ Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples: Internet domain names, websites, proceeds from royalties and licensing agreements*☒ No☐ Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles***Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses*☒ No☐ Yes. Give specific information about them...**Money or property owed to you?****Current value of the  
portion you own?  
Do not deduct secured**

claims or exemptions.

**28. Tax refunds owed to you**☒ No☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....**29. Family support***Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement*☒ No☐ Yes. Give specific information.....**30. Other amounts someone owes you***Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else*☒ No☐ Yes. Give specific information..**31. Interests in insurance policies***Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance*☒ No☐ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund  
value:**32. Any interest in property that is due you from someone who has died***If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.*☒ No☐ Yes. Give specific information..**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples: Accidents, employment disputes, insurance claims, or rights to sue*☒ No☐ Yes. Describe each claim.....**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**☒ No☐ Yes. Describe each claim.....**35. Any financial assets you did not already list**☒ No☐ Yes. Give specific information..**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....****\$3,250.00****Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**☒ No. Go to Part 6.☐ Yes. Go to line 38.**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
If you own or have an interest in farmland, list it in Part 1.**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**☒ No. Go to Part 7.☐ Yes. Go to line 47.



Debtor 1 **Fredrick O Stovall**

Case number (if known) **20-81800**

**Part 7:** Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?  
Examples: Season tickets, country club membership

☒ No

☐ Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here .....

**\$0.00**

**Part 8:** List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2 .....		<b>\$39,400.00</b>
56. Part 2: Total vehicles, line 5	<b>\$8,500.00</b>	
57. Part 3: Total personal and household items, line 15	<b>\$950.00</b>	
58. Part 4: Total financial assets, line 36	<b>\$3,250.00</b>	
59. Part 5: Total business-related property, line 45	<b>\$0.00</b>	
60. Part 6: Total farm- and fishing-related property, line 52	<b>\$0.00</b>	
61. Part 7: Total other property not listed, line 54	<b>\$0.00</b>	
	<b>+</b>	
62. Total personal property. Add lines 56 through 61...	<b>\$12,700.00</b>	Copy personal property total <b>\$12,700.00</b>
63. Total of all property on Schedule A/B. Add line 55 + line 62		<b>\$52,100.00</b>

**PARCEL #:** 02 06 24 1 010 014.000  
**OWNER:** STOVALL FREDERICK & ANDREA  
**ADDRESS:** 417 MEMORIAL DRIVE SW DECATUR AL 35601  
**LOCATION:** 417 MEMORIAL DRIVE SW AL

[ 111-D+ ] Baths: 1.0 H/C Sqft: 1,630  
**WESTDECATR** Bed Rooms: 0 Land Sch: L/FF03/0203R002  
Land: 4,100 Imp: 74,700 Total: 78,800  
Acres: 0.000 Sales Info: 08/31/2006 \$63,500

<< Prev Next >> [ 1 / 1 Records ] Processing...

Tax Year: 2019

SUMMARY LAND BUILDING VALUE TAXES OTHER TAXES NOTES

#### SUMMARY

##### ASSESSMENT

PROPERTY CLASS: 3 OVER 65 CODE:  
EXEMPT CODE: H1 DISABILITY CODE:  
MUN CODE: 06 DECATUR HS YEAR: 0  
SCHOOL DIST: EXM OVERRIDE AMT: \$0.00  
OVR ASD VALUE: \$0.00

CLASS USE:  
FOREST ACRES: 0 TAX SALE:  
PREV YEAR VALUE: \$78,900.00 BOE VALUE: 0  
KEY #: 2291

##### VALUE

LAND VALUE 10% \$4,100  
LAND VALUE 20% \$0  
CURRENT USE VALUE [DEACTIVATED] \$0

##### CLASS 2

##### CLASS 3

BLDG 1 111 \$74,700

TOTAL MARKET VALUE [APPR. VALUE: \$78,800]: \$78,800

Assessment Override:

MARKET VALUE:

CU VALUE:

PENALTY:

ASSESSED VALUE:

##### TAX INFO

	CLASS	MUNCODE	ASSD. VALUE	TAX	EXEMPTION	TAX EXEMPTION	TOTAL TAX
STATE	3	6	\$7,900	\$51.35	\$4,000	\$26.00	\$25.35
COUNTY	3	6	\$7,900	\$85.32	\$2,000	\$21.60	\$63.72
SCHOOL	3	6	\$7,900	\$45.82	\$0	\$0.00	\$45.82
DIST SCHOOL	3	6	\$7,900	\$28.44	\$0	\$0.00	\$28.44
CITY	3	6	\$7,900	\$146.94	\$0	\$0.00	\$146.94
FOREST	3	6	\$0	\$0.00	\$0	\$0.00	\$0.00
FIRETAX	3	6	\$7,900	\$0.00	\$0	\$0.00	\$0.00

ASSD. VALUE: \$7,900.00

\$357.87

GRAND TOTAL: \$310.27

##### DEEDS

##### INSTRUMENT NUMBER

##### DATE

2006-0007071 08/31/2006  
2003-0008288 08/01/2003  
1717-0000910 04/24/1998  
1620-0000488 01/14/1994

##### PAYMENT INFO

##### PAY DATE TAX YEAR

##### PAID BY

##### AMOUNT

11/18/2019	2019	WELLS FARGO	\$310.27
11/16/2018	2018	WELLS FARGO HOME MORTGAGE	\$310.27
11/14/2017	2017	WELLS FARGO HOME MORTGAGE	\$265.88
11/14/2016	2016	WELLS FARGO HOME MORTGAGE	\$257.71
2015-11-16	2015	WELLS FARGO REAL ESTATE TAX	\$272.22
2014-11-20	2014	WELLS FARGO REAL ESTATE TAX	\$272.22
2013-12-03	2013	WELLS FARGO REAL ESTATE TAX	\$298.49
2012-11-14	2012	WELLS FARGO REAL ESTATE TAX	\$308.46
2011-11-15	2011	WELLS FARGO REAL ESTATE TAX	\$247.76
2010-11-12	2010	WELLS FARGO REAL ESTATE TAX	\$247.76
2009-11-13	2009	WELLS FARGO REAL ESTATE TAX	\$238.70
2008-11-07	2008	WELLS FARGO REAL ESTATE TAX	\$238.70
2007-10-24	2007	WELLS FARGO REAL ESTATE TAX	\$237.79
2004-10-12	2004	CONNIE S. KNIGHT	\$222.88
2003-11-19	2003	BANK OF AMERICA C/O HOME FOCUS	\$425.82
2002-11-15	2002	BANK OF AMERICA C/O HOME FOCUS	\$381.43
2001-12-12	2001	BANK OF AMERICA C/O HOME FOCUS	\$381.43
2000-11-06	2000	BANK OF AMERICA	\$381.43
1999-11-17	1999	BANK OF AMERICA	\$381.43
1997-11-17	1997	NATIONSBANC MORTGAGE CORP	\$393.20
1996-11-23	1996	BOATMEN'S NATIONAL MORTGAGE,	\$393.20





ALABAMA DEPARTMENT OF REVENUE  
MOTOR VEHICLE REGISTRATION TAG AND TAX RECEIPT

ALABAMA LAW REQUIRES ORIGINAL OR PHOTOCOPY OF RECEIPT TO BE IN VEHICLE

MYR 60-14-0000 (PARENT)

SALING COUNTY <b>MORGAN</b>		COUNTY CODE <b>52</b>	CITY CODE <b>6</b>	TAG YEAR <b>2020</b>	METAL TAG	NON-USE AFFIDAVIT	LAST YEAR DECAL NO. <b>52015353</b>	CURRENT YEAR DECAL NO. <b>52106662</b>
DATE ACQUISITION/TITLE <b>20190809</b>	ACQUIRED FROM <b>S&amp;H AUTO</b>	DEPO INC		FOR RENT/SALE TAX	NO. OF MODS TAX	LAST YEAR STATE TAG NO.	TAG TYPE <b>PC</b>	CURRENT YEAR TAG NO. <b>52KV484</b>
ACTUAL START CT <b>10/1/2019</b>	NEW/USED <b>X</b>	PRICE <b>5,500.00</b>	<b>6,500</b>	<b>12</b>	<b>12</b>	<b>PC</b>	<b>52KV484</b>	<b>PC</b>
VEHICLE IDENTIFICATION NO. <b>1N6BA07D08N351789</b>		MODEL <b>TITAN SE CREW 2WD</b>		SCHOOL	PIRAT	GROSS WT. NOT OVER <b>8000</b>	CURRENT TAG EXPIRES <b>09/30/2020</b>	RENEW THIS TAG IN <b>09/2020</b>
APPL OR TITLE <b>TRTL102544571</b>	MAKE <b>NISS</b>	YEAR <b>2008</b>	BODY <b>PU</b>	SIT	COLOR <b>BLACK</b>	STATE SALES TAX <b>0.00</b>	CITY SALES TAX <b>0.00</b>	PD OTHER STATE <b>0.00</b>
ASSESSOR VALUE <b>980.00</b>	STATE <b>6.37</b>	COUNTY <b>10.59</b>	CITY <b>18.23</b>	SCHOOL <b>9.21</b>	AD VALOREM CREDIT <b>0.00</b>	AD VALOREM PENALTY <b>0.00</b>	AD VALOREM INTEREST <b>0.00</b>	TOTAL AD VALOREM TAX <b>44.40</b>
CLASS CODE <b>4</b>	TRANS FEE <b>0.00</b>	AIR FEE <b>0.00</b>	ADD'L FEE <b>0.00</b>	LICENSE FEE <b>23.00</b>	ISS FEE <b>1.25</b>	PENALTY <b>0.00</b>	CITATION <b>0.00</b>	INTEREST <b>0.00</b>
TOTAL TAG <b>24.25</b>						MAIL FEE <b>0.00</b>	TOTAL TAG & TAX <b>68.65</b>	
2083801457								TITLE FEE <b>0.00</b>

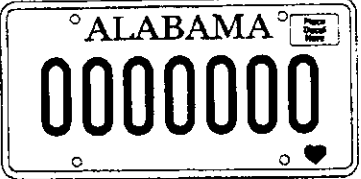
STOVALL FREDRICK  
417 MEMORIAL DR SW  
DECATUR, AL 35601

09/30/2019 01:59 PM  
DATE OF ISSUE TIME ISSUED TOTAL PAID  
**SHARON MAXWELL** 68.65  
**COMMISSIONER OF LICENSES**  
**U21 #1177088 #318704 P448822**  
**Renew CASH**

Control #: 52106662

Standard

DECAL VOID IF ALTERED



**Decal Instructions**

Peel the decal attached from the backing and place on a clean dry surface in the UPPER RIGHT corner of your license plate. It is not necessary to remove the old decals.

The new decal must be clearly visible on the plate within the area indicated.

ALABAMA LAW REQUIRES THAT CURRENT PROOF OF LIABILITY INSURANCE COVERAGE AND A CURRENT AND VALID REGISTRATION RECEIPT BE CARRIED WITHIN THE VEHICLE.

ALABAMA LAW PROVIDES A MAXIMUM PERIOD OF 12 MONTHS TO OBTAIN AD VALOREM TAX CREDIT AFTER THE DATE A MOTOR VEHICLE IS SOLD, TRADED, TOTALLY DESTROYED, PERMANENTLY REMOVED FROM ALABAMA, STOLEN WITHOUT RECOVERY, OR OTHER TRANSFER.

YOUR POSSESSION OF THIS DOCUMENT DECLARES THAT YOU HAVE KNOWLEDGE OF FEDERAL MOTOR CARRIER SAFETY REGULATIONS AND FEDERAL HAZARDOUS MATERIALS REGULATIONS AS ADOPTED BY THE STATE OF ALABAMA. THIS NOTICE APPLIES TO ANY COMMERCIAL VEHICLE WITH GROSS WEIGHT RATING (GVWR) FROM THE MANUFACTURER EXCEEDING 10,000 POUNDS OR USED TO HAUL HAZARDOUS MATERIALS.

☐ Opt-In - Yes, I authorize the release of my name, address, and email address to the sponsoring organization of a distinctive license plate.

☐ Opt-Out - No, I do not authorize the release of my name, address, and email address to the sponsoring organization of a distinctive license plate.

☐ AFFIDAVIT OF DISABILITY - UNITED STATES VETERAN

I, the undersigned, am the lawful and true owner of the vehicle described on this document. I hereby certify, under the penalties of perjury, that this vehicle has not been used or operated on any public street, road or highway within the State of Alabama during the registration period below:

☐ AFFIDAVIT OF NON-USE OF A MOTOR VEHICLE

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Owner's Signature \_\_\_\_\_

Date \_\_\_\_\_



ALABAMA DEPARTMENT OF REVENUE  
MOTOR VEHICLE REGISTRATION TAG AND TAX RECEIPT

ALABAMA LAW REQUIRES ORIGINAL OR PHOTOCOPY OF RECEIPT TO BE IN VEHICLE.

MVR 40-12-253B (7/2018)

ISSUING COUNTY <b>MORGAN</b>		COUNTY CODE <b>52</b>	CITY CODE <b>6</b>	TAG YEAR <b>2020</b>	METAL TAG	HOMELISE AFFIDAVIT	LAST YEAR DECAL NO <b>80162011</b>	CURRENT YEAR DECAL NO <b>52135230</b>
DATE ACQUIRED/REGISTERED STATE <b>20170119</b>	ACQUIRED FROM <b>TAINATONGO ALEX</b>	FOR RENEWAL TAX TAX		NO. OF MOS TAX TAX	LAST YEAR STATE TAG NO	TAG TYPE <b>PC</b>	CURRENT YEAR TAG NO <b>52HG918</b>	
AD VAL START DT <b>10/1/2019</b>	NEW USED <b>X</b>	PRICE \$ <b>2,600.00</b>	<b>500</b>	<b>12</b>	<b>12</b>	<b>PC</b>	<b>52HG918</b>	<b>PC</b>
VEHICLE IDENTIFICATION NO <b>1C3AN69L94X012168</b>		MODEL <b>CROSSFIRE</b>		SCHOOL	FINAULT	GROSS WT NOT OVER <b>8000</b>	CURRENT TAG EXPIRES <b>09/30/2020</b>	RENEW THIS TAG BY <b>09/2020</b>
APPL OR TITLE <b>E314285155</b>	MAKE <b>CHRY</b>	YEAR <b>2004</b>	BODY <b>2D</b>	STY	COLOR <b>BLACK</b>	STATE SEAT <b>0.00</b>	COUNTY SEAT <b>0.00</b>	CITY SEAT <b>0.00</b>
AD VAL CREDIT <b>0.00</b>	AD VALOREM PENALTY <b>0.00</b>	AD VALOREM INTEREST <b>0.08</b>	TOTAL AD VALOREM TAX <b>0.00</b>					
ASSESSED VALUE <b>80.00</b>	STATE <b>0.52</b>	COUNTY <b>0.87</b>	CITY <b>1.49</b>	SCHOOL <b>0.75</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.08</b>
CLASS CODE <b>4</b>	TRANS FEE <b>0.00</b>	APP FEE <b>0.00</b>	ADDL FEE <b>0.00</b>	LICENSE FEE <b>23.00</b>	ISS FEE <b>1.25</b>	PENALTY <b>15.00</b>	CITATION <b>0.00</b>	INTEREST <b>0.21</b>
TOTAL TAG <b>39.46</b>						MULTI FEE <b>0.00</b>	TOTAL TAG & TAX <b>43.17</b>	
2083801457								TITLE FEE <b>0.00</b>
12/06/2019 09:28 AM								TOTAL PAID <b>43.17</b>
DATE OF ISSUE								TIME ISSUED
SHARON MAXWELL								
COMMISSIONER OF LICENSES								
U60 #1226692 #235129 P472621								
Renew								CASH

STOVALL FREDRICK  
417 MEMORIAL DR SW  
DECATUR, AL 35601

Control #: 52135230

Standard

DECAL VOID IF ALTERED

**Decal Instructions**

Peel the decal attached from the backing and place on a clean dry surface in the UPPER RIGHT corner of your license plate. It is not necessary to remove the old decals.

The new decal must be clearly visible on the plate within the area indicated.

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☐ AFFIDAVIT OF DISABILITY - UNITED STATES VETERAN

I, the undersigned, certify that I am currently evaluated by the U.S. Department of Veterans Affairs as \_\_\_ % disabled and I have previously provided this county's license plate issuing official proof from the U.S. Department of Veterans Affairs that I am a disabled veteran and entitled to the registration fee exemptions as provided in the Code of Alabama 1975.

☐ AFFIDAVIT OF NON-USE OF A MOTOR VEHICLE

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through \_\_\_\_\_  
I understand that Alabama law provides for an annual registration fee (license tax), collected on a staggered monthly basis for use or operation of this vehicle on public roads or highways of the State and that this "Affidavit of Non-Use" could provide an exemption from the registration fee (license tax) and/or penalty, if applicable, during

Control #: 52135230

Owner's Signature \_\_\_\_\_

Date \_\_\_\_\_



ALABAMA DEPARTMENT OF REVENUE  
MOTOR VEHICLE REGISTRATION TAG AND TAX RECEIPT

ALABAMA LAW REQUIRES ORIGINAL OR PHOTOCOPY OF RECEIPT TO BE IN VEHICLE.

BMV 40-12-263B (3/2013)

COUNTY MORGAN		COUNTY CODE 52	CITY CODE 6	TAG YEAR 2018	METAL TAG	NON-USE AFFIDAVIT	LAST YEAR DECAL NO. 52077496	CURRENT YEAR DECAL NO. 520595717
ONE ACQUIRED/TRANSFER DATE 20170814	ACQUIRED FROM FIRST STATE LOANS INC		FOR RENEWAL TAX TAG		NO OF NEW TAX TAG	LAST YEAR STATE TAG NO	TAG TYPE PC	CURRENT YEAR TAG NO. 52HY791
AD VAL STAMP DT 10/1/2017	NEW USED X	PRICE \$ 4,500.00	9,400	12	12	PC	52CW985	52HY791
VEHICLE IDENTIFICATION NO. 2LMDU68C47BJ14809		MODEL MKX 4X2 BASE		SCHOOL	PMVT	GROSS WT NOT OVER 8000	CURRENT TAG EXPIRES 09/30/2018	RENEW THIS TAG IN 09/2018
APPL OR TITLE E315325126	MAKE LINC	YEAR 2007	BODY SU	BT	COLOR WHITE	STATE BYTAX 0.00	COUNTY BYTAX 0.00	CITY BYTAX 0.00
AD VALUED TAX 1,420.00		STATE 9.23	COUNTY 15.33	CITY 26.41	SCHOOL 13.35	AD VAL CREDIT 0.00	AD VALOREM PENALTY 0.00	AD VALOREM INTEREST 0.00
CLASS CODE 4	TITLE FEE 0.00	APP FEE 0.00	AD VAL FEE 0.00	LICENSE FEE 23.00	REG FEE 1.25	PENALTY 0.00	CITATION 0.00	INTEREST 0.00
TOTAL TAG & TAX 24.25							MAIL FEE 0.00	TOTAL TAG & TAX 88.57
								TITLE FEE 0.00

STOVALL FREDRICK O  
417 MEMORIAL DR SW  
DECATUR, AL 35601

DATE OF ISSUE  
09/08/2017 12:41 PM  
(09/08/2017)

TIME ISSUED  
12:41 PM

TOTAL FND  
88.57

CASH

SHARON MAXWELL  
COMMISSIONER OF LICENSES  
U8 #696825 \$255359 P202794

SIGN HERE →

Standard

I hereby certify / affirm that the information contained herein is true and correct.

Renew

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Owner's Signature \_\_\_\_\_ Date \_\_\_\_\_

PAYMENT INFO (202794)

CASH : \$120.00  
CHECK : \$0.00  
CC : \$0.00  
CHANGE : \$0.48  
TOTAL : \$119.52

Fill in this information to identify your case:

Debtor 1 **Fredrick O Stovall**

First Name Middle Name Last Name

Debtor 2

(Spouse if, filing)

First Name Middle Name Last Name

United States Bankruptcy Court for the: **NORTHERN DISTRICT OF ALABAMA**

Case number **20-81800**

(if known)

☒ Check if this is an amended filing

## Official Form 106C

### Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
2007 Lincoln MKX 220,000 miles Line from <i>Schedule A/B</i> : 3.3	\$1,500.00	<input checked="" type="checkbox"/> \$1,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ala. Code §§ 6-10-6, 6-10-12
3 bedroom home furnished, living and dininf furnishings, fixtures, appliances, tvs, yard equipment Line from <i>Schedule A/B</i> : 6.1	\$750.00	<input checked="" type="checkbox"/> \$750.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ala. Code §§ 6-10-6, 6-10-12
misc. Line from <i>Schedule A/B</i> : 11.1	\$200.00	<input checked="" type="checkbox"/> \$200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ala. Code §§ 6-10-6, 6-10-12
Credit Union: Alabama Credit Union Line from <i>Schedule A/B</i> : 17.1	\$250.00	<input checked="" type="checkbox"/> \$250.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ala. Code §§ 6-10-6, 6-10-12
401(k): 1 yr old 401K at work Line from <i>Schedule A/B</i> : 21.1	\$3,000.00	<input checked="" type="checkbox"/> \$3,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(b)(3)(C)

3. **Are you claiming a homestead exemption of more than \$170,350?**  
(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☐ No

☐ Yes

**United States Bankruptcy Court  
Northern District of Alabama**

In re **Fredrick O Stovall**

Debtor(s)

Case No. **20-81800**  
Chapter **13**

**AMENDED  
DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing , consisting of   0   page(s), and that they are true and correct to the best of my knowledge, information, and belief.

Date **September 21, 2020**

Signature **/s/ Fredrick O Stovall**  
**Fredrick O Stovall**  
Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.



**United States Bankruptcy Court  
Northern District of Alabama**

In re **Fredrick O Stovall**

Debtor(s)

Case No. **20-81800**

Chapter **13**

**CERTIFICATE OF SERVICE**

I hereby certify that on **September 21, 2020**, a copy of **Amended Schedules A & C** was served electronically or by regular United States mail to all interested parties, the Trustee and all creditors listed below.

**Citizens Finance**

**Decatur Morgan Hospital**

**First State Loans**

**Internal Revenue Service**

**Redstone Federal Credit Union**

**Service Loan Company**

**Wells Fargo Home Mortgage**

/s/ John Zingarelli

**John Zingarelli ASB-6695-L69J**

**John Zingarelli, PC**

**PO Box 2145**

**Decatur, AL 35602**

**(256) 350-1264 Fax: (256) 350-2010**

**johnz@hiwaay.net**

Citizens Finance  
2051-A Max Luther Dr.  
Huntsville, AL 35810

Service Loan Company  
909 C 6th Ave SE  
Decatur, AL 35601

First State Loans  
PO Box 1438  
Decatur, AL 35602

Redstone Federal Credit Union  
220 Wynn Drive  
Huntsville, AL 35893

US Dept of Housing and Urban Development  
40 Marietta Street  
Atlanta, GA 30303

Wells Fargo Home Mortgage  
PO Box 14411  
Des Moines, IA 50306-3411

Decatur Morgan Hospital  
PO Box 11407 Dept#3046  
Birmingham, AL 35246-3046

Internal Revenue Service  
PO Box 7346  
Philadelphia, PA 19101-7346

My Storage  
PO Box 5249  
Clovis, NM 88102

Progressive Leasing  
256 Data Dr  
Draper, UT 84020